| Fill i      | in this information to identify your case:   |  |   |  |  |
|-------------|--|--|---|--|--|
| Debt        | tor 1 Stephanie Terra Fryer  |  | Che                                       | eck if this is:                          |  |
| Debt        |  | 1  | X   | An amended filing                        |  |
|             | ouse, if filing)   |  |   |  | owing postpetition chapter<br>of the following date: |
| Unite       | ed States Bankruptcy Court for the: EASTERN DISTRICT OF PENNS  | SYLVANIA   |   | MM / DD / YYYY                           |  |
|             |  |  |   |  |  |
| I           | nown)  |  |   |  |  |
| Of          | ficial Form 106J   | te and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct from space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case own). Answer every question.  scribe Your Household oint case?  to to line 2.  toos Debtor 2 live in a separate household?  I No I Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  save dependents?  I Dependent's relationship to Debtor 1 and Yes.  Fill out this information for each dependent   |   |  |  |
| Sc          | chedule J: Your Expenses   | and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct tore space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case in). Answer every question.  The Your Household in the case?  In the Special Spe |   |  |  |
| Be a        | as complete and accurate as possible. If two married people a  |  |   |  |  |
| Part        |  |  |   |  |  |
| 1.          | Is this a joint case?  |  |   |  |  |
|             | ■ No. Go to line 2.  ☐ Yes Does Debtor 2 live in a separate household?   |  |   |  |  |
|             | □ No   | s for Separate Household   | of De                                     | btor 2.                                  |  |
| 2.          | Do you have dependents? ☐ No   |  |   |  |  |
|             | _ VAC  | Debtor 1 or Debtor 2   | •   | agė                                      | live with you?                                       |
|             | Do not state the   | Davahtas   |   | 46                                       | □ No   |
|             | dependents names.  | Daughter   |   |  |  |
|             |  |  |   |  | _ Yes  |
|             |  |  |   |  | — · · ·  |
|             |  |  |   |  | - = :::  |
|             |  |  |   |  | —  |
| 3.          | Do your expenses include ■ No  |  |   |  | _  |
|             | yourself and your dependents?  |  |   |  |  |
| Part        | t 2: Estimate Your Ongoing Monthly Expenses  |  |   |  |  |
| Esti<br>exp | imate your expenses as of your bankruptcy filing date unless y   | you are using this form plemental <i>Schedule J</i> , c  | as a s                                    | supplement in a Cl<br>the box at the top | napter 13 case to report of the form and fill in the |
| the         | lude expenses paid for with non-cash government assistance value of such assistance and have included it on <i>Schedule I:</i> 'ficial Form 1061.) |  | (3.0)<br>(1.0)<br>(1.0)<br>(1.0)<br>(1.0) | Your ex                                  | penses   |
|             |  |  |   |  |  |
| 4.          | The rental or home ownership expenses for your residence. payments and any rent for the ground or lot.   | Include first mortgage   | 4.  | \$                                       | 1,234.00   |
|             | If not included in line 4:   |  |   |  |  |
|             | 4a. Real estate taxes  |  | 4a.                                       | \$                                       | 0.00   |
|             | 4b. Property, homeowner's, or renter's insurance   |  | 4b.                                       | ·  | 0.00   |
|             | Home maintenance, repair, and upkeep expenses     Homeowner's association or condominium dues  |  | 4c.<br>4d.                                | \$<br>s                                  | 150.00<br>0.00                                       |
| 5.          | Additional mortgage payments for your residence, such as he  | ome equity loans   | 4u.<br>5.                                 |  | 0.00   |

| 6. Utilities:  6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and ceble services 6c. Telephone, cell phone, Internet, satellite, and ceble services 6c. Telephone, cell phone, internet, satellite, and ceble services 6c. Telephone, cell phone, cel                                   | Deb | tor 1   | Stephanie Terra Fryer  | Case num    | nber (if known)  | 17-11826                      |
|--|-----|---------|--|-------------|------------------|-------------------------------|
| 6b. Water, sever, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 0.00 6c. Clother, Spacify: Cell Cable, Internet and phone 7. \$ 220.00 8. Childcare and children's education costs 8. \$ 0.00 9. Clothing, laundry, and dry cleaning 9. \$ 100.00 10. Personal care products and services 10. \$ 100.00 11. Medicial and dental expenses 11. \$ 100.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$ 350.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 100.00 14. Charitable contributions and religious donations 15. Insurance. 16. Insurance. 17. S 0.00 18. Lell insurance 18. \$ 0.00 18. Lell ensurance specify: 18. Taxes, Do not include staxe deducted from your pay or included in lines 4 or 20. 18. Life insurance 18. \$ 0.00 18. Taxes no not include saxe deducted from your pay or included in lines 4 or 20. 18. Life insurance. 18. \$ 0.00 18. Taxes no not include saxe deducted from your pay or included in lines 4 or 20. 18. Life insurance. 18. \$ 0.00 19. Taxes no not include taxes deducted from your pay or included in lines 4 or 20. 18. Life insurance. 18. \$ 0.00 19. Taxes no not include taxes deducted from your pay or included in lines 4 or 20. 18. Learner of lates are deducted from your pay or included in lines 4 or 20. 18. Learner or lease payments: 19. Taxes no not include taxes deducted from your pay or included in lines 4 or 20. 19. Care payments for Vehicle 1 19. \$ 0.00 19. Care payments for Vehicle 1 19. \$ 0.00 19. Care payments for Vehicle 1 19. \$ 0.00 19. Care payments for Vehicle 1 19. \$ 0.00 19. Care payments for Vehicle 1 19. \$ 0.00 19. Care payments for Vehicle 1 19. \$ 0.00 19. Care payments for Vehicle 1 19. \$ 0.00 19. Care payments for Vehicle 1 19. \$ 0.00 19. Care payments for Vehicle 1 19. \$ 0.00 19. Care payments for Vehicle 1 19. \$ 0.00 19. Care payments for Vehicle 1 19. \$ 0.00 19. Care payments for Vehicle 1 19. \$ 0.00 19. Car       | 6.  | Utiliti | es:  |             |                  |                               |
| 6b. Water, sever, garbage collection 6c. Telephone, cell priore, internet, satellite, and cable services 6c. \$ 0.00 6d. Other, Specify: Cell 6d. Other, Specify: Cell 7. Food and housekeepling supplies 7. \$ 500.00 8. Childcare and children's education costs 8. \$ 0.00 9. Clothing, laundry, and dry cleaning 9. \$ 100.00 10. Personal care products and services 10. \$ 100.00 11. Medicia and dental expenses 11. \$ 100.00 12. Transportation, include gas, maintenance, bus or train fare. Do not include car payments 12. \$ 350.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 100.00 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$ 0.00 15b. Health insurance 15c. \$ 157.00 15d. Other insurance, Specify: 15d. Taxes, Do not include taxes deducted from your pay or included in lines 4 or 20. 15b. Leath insurance 15c. Vehicle insurance 15c. \$ 157.00 15d. Other insurance, Specify: 15d. Taxes, Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: local per capita and occupation taxs 17a. Car payments for Vehicle 1 17a. \$ 0.00 17b. Car payments for Vehicle 1 17c. Chier. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 20b. While insurance 20c. \$ 0.00 20b. Health insurance and support that you did not report as deducted from your pay on line 6, Schedule 1, Your Income (Official Form 106). 21c. Other real property expenses not included in lines 4 or 6 of this form or on Schedule 1. Your Income. 22a. Mortgages on other property 22b. Real estate taxes 22c. Add lines 4 through 21. 22c. Add lines 4 through 21. 22c. Add lines 4 through 21. 22c. Add lines 24 and 22b. The result is your monthly expenses. 23. \$ 3,498.00 23c. Subtract your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from line 22c above. 23c. Subtract your monthly expense                     |     | 6a.     | Electricity, heat, natural gas   | 6a.         | \$               | 200.00                        |
| 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other, Specify: Cell 6d. \$ 135,00 Cable, internet and phone 7. Food and housekeeping supplies 7. \$ 500,00 8. Childcrea and children's education costs 8. \$ 0,00 9. Clothing, laundry, and dry cleaning 9. \$ 100,00 11. Medical acre products and services 10. \$ 100,00 11. Medical and dental expenses 11. \$ 100,00 11. Medical and dental expenses 11. \$ 100,00 11. Medical and central expenses 11. \$ 100,00 11. Medical and dental expenses 11. \$ 100,00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$ 350,00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 100,00 14. Sharrace 15. Left insurance and educted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Left insurance 15c. Vehicle insurance 15d. Sharrace 15d. S                        |     | 6b.     | Water, sewer, garbage collection   | 6b.         | \$               |                               |
| 6d. Starts Specify: Cell Cable, Internet and phone Cable, Internet and phone S 220,00 Food and housekeeping supplies 7. Food and housekeeping supplies 8. \$ 0,00 10. Personal care products and services 10. \$ 100,00 11. Medicial and dental expenses 11. \$ 100,00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include care payments. 12. \$ 350,00 13. Eintertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 100,00 14. Charitable contributions and religious donations 14. \$ 0,00 15. Insurance. Do not include issurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance Do not include insurance deducted from your pay or included in lines 4 or 20. 15b. Health insurance 15c. \$ 0,00 15d. Other insurance, specify: 15d. Other insurance, specify: 15d. Other insurance, specify: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other, Specify: 17c. Car payments for Vehicle 2 17c. Other, Specify: 17d. Car payments for Vehicle 2 17d. Other, Specify: 17d. Other, Spe                            |     | 6c.     | Telephone, cell phone, Internet, satellite, and cable services   | 6c.         | \$               |                               |
| Cable, internet and phone   \$ 220.00  |     | 6d.     | Other. Specify: Cell   | 6d.         | \$               |                               |
| 7. Food and housekeeping supplies 7. \$ 500.00 8. Childrace and children's education costs 9. Clothing, laundry, and dry cleaning 9. \$ 100.00 10. Personal care products and services 10. \$ 100.00 11. Medical and dental expenses 11. \$ 100.00 12. Transportation, include gas, maintenance, bus or train fare. 12. \$ 350.00 13. \$ 100.00 14. Charitable contributions and religious donations 15. Insurance. 16. Charitable contributions and religious donations 16. Insurance. 17. Insurance. 18. Leath insurance deducted from your pay or included in lines 4 or 20. 18. Life insurance 18. \$ 0.00 185. Health insurance 185. \$ 0.00 185. Health insurance 186. \$ 0.00 187. Other insurance, specify: 187. Care payments for Vehicle 1 187. Care payments for Vehicle 1 188. Currents of the specify: 189. Currents of allmony, maintenance, and support that you did not report as deducted from your pay on line 6, Schedule I, Your Income (Official Form 108). 189. Currents of allmony, maintenance, and support that you did not report as deducted from your pay on line 6, Schedule I, Your Income (Official Form 108). 190. Currents of allmony, maintenance, and support that you did not report as deducted from your pay on line 6, Schedule I, Your Income (Official Form 108). 190. Cher payments of allmony, maintenance, and support that you did not report as deducted from your pay on line 6, Schedule I, Your Income (Official Form 108). 190. Cher payments on the property 201. Real estate taxes 202. \$ 0.00 203. Maintenance, repair, and upkeep expenses 204. Mortgages on other property 205. Real estate taxes 206. \$ 0.00 207. Property, homeowner's, or renter's insurance 208. \$ 0.00 209. Maintenance, repair, and upkeep expenses 229. Add lines 4 through 21. 220. Cupy line 22 (monthly expenses from line 22c above. 230. Capy line 22 (monthly expenses from line 22c above. 231. Subtract your monthly expenses from line 22c above. 232. Subtract your mon                       |     |         | Cable, internet and phone  |             | \$               | <del></del>                   |
| 8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 9. S 100.00 10. Personal care products and services 11. \$ 100.00 11. Medical and dental expenses 11. \$ 100.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 12. \$ 350.00 13. \$ 100.00 14. Charitable contributions and religious donations 14. \$ 0.00 15. Installment, clubs, recreation, newspapers, magazines, and books 13. \$ 100.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Isaleth insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance. Specify: 15d. Olther insurance. Specify: 15d. Olther insurance. Specify: 15d. Car payments or Vehicle 1 17a. Car payments for Vehicle 1 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 1 17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17e. Specify: 17d. Other. Specify                             | 7.  | Food    |  | 7.          | \$               |                               |
| 9. Clothing, laundry, and dry cleaning 9. \$ 10,00 10. Personal care products and services 11. \$ 100,00 11. Medical and dental expenses 11. \$ 100,00 12. Transportation, include gas, maintenance, bus or train fare. Do not include car payments. 12. \$ 350,00 13. \$ 100,00 14. \$ 0,000 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$ 0,00 15b. Health insurance 15c. Vehicle insurance specify: 15d. Other insurance. \$ 15b. \$ 0,00 15c. Vehicle insurance. \$ 15c. \$ 157.00 15d. Other insurance. \$ 15c. \$ 157.00 15d. Other insurance. \$ 15c. \$ 100.00 15b. Transport on online include from your pay or included in lines 4 or 20. 15c. Vehicle insurance. \$ 15c. \$ 100.00 15c. Vehicle insurance. \$ 15c. \$ 100.00 15c. Transport on online include states deducted from your pay or included in lines 4 or 20. 15g. Cliper repayments on the include states deducted from your pay or included in lines 4 or 20. 15c. Transport on online include states deducted from your pay or included in lines 4 or 20. 15c. Cliper apyments on Vehicle 1 17a. \$ 0.00 17b. Care payments for Vehicle 2 17b. \$ 0.00 17b. Care payments for Vehicle 2 17c. \$ 0.00 17c. Other. Specify: 17c. \$ 0.00 17c. Other. Specify: 17c. \$ 0.00 17d. Other. Specify: 17c. \$ 0.00 17d. Other. Specify: 17d. \$ 0.00 17d. Other. Specify: 17d. \$ 0.00 17d. Other. Specify: 17d. \$ 0.00 17d. Other payments on other property would not live with you. \$ 0.00 17d. Other payments on other property on line 5, Schedule 1, Your Income (Official Form 1061). \$ 0.00 17d. Other payments on other property on line 5, Schedule 1, Your Income (Official Form 1061). \$ 0.00 17d. Other payments on other property on line 5, Schedule 1, Your Income (Official Form 1061). \$ 0.00 17d. Other payments on other property on line 5, Schedule 1, Your Income (Official Form 1061). \$ 0.00 17d. Other payments on other property on line 5, Schedule 1, Your Income (Official Form 1061). \$ 0.00 17d. Other payments on other property on line 5, Schedule 1, Your Income (Offici | 8.  | Child   | care and children's education costs  | 8.          | \$               |                               |
| 10. Personal care products and services  | 9.  | Cloth   | ing, laundry, and dry cleaning   | 9.          | \$               |                               |
| 11.   S   100.00   | 10. | Perso   | onal care products and services  | 10.         | \$               |                               |
| 12. Transportation. Include gas, maintenance, bus or train fare.   2. \$ 350.00  | 11. | Medic   | cal and dental expenses  | 11.         | \$               |                               |
| Do not include car payments, recreation, newspapers, magazines, and books 13. \$ 100.00  14. Charitable contributions and religious donations 14. \$ 0.00  15. Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance 15b. \$ 0.00  15c. Vehicle insurance 15b. \$ 0.00  15c. Vehicle insurance 9 15c. \$ 157.00  15d. Other insurance. Specify: 15d. Other insurance 9 15d. Other insurance 9 15d. Other insurance 15d. Other insur                              | 12. | Trans   | sportation. Include gas, maintenance, bus or train fare.   |             | · ———            |                               |
| 14.   Charitable contributions and religious donations   14.   \$   0.00   |     | Do no   | ot include car payments.   |             | ·                | 350.00                        |
| 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.   15a. Life insurance   15b. Health insurance   15b. Health insurance   15b. S.   0.00   15b. Health insurance   15c. S.   157.00   15d. Other insurance. Specify:   15d. S.   0.00   15d. Other insurance. Specify:   15d. S.   100.00   15d. Other insurance and occupation taxs   16. S.   100.00   17d. Car payments for Vehicle 1   17a. S.   0.00   17b. Car payments for Vehicle 2   17b. S.   0.00   17c. Other. Specify:   17c. S.   0.00   17d. Other. Specify:   17d                                     | 13. |         |  | 13.         | \$               | 100.00                        |
| Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance 15b. S 0.00  15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 17d. Other insurance. Specify: 17d. Other. Specify: 17d. Other insurance. And support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. Other payments you make to support others who do not live with you. 19. Other payments you make to support others who do not live with you. 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. S 0.00 20b. Real estate taxes 20b. S 0.00 20c. Property, homeowner's, or renter's insurance 20c. S 0.00 20d. Maintenance, repair, and upkeep expenses 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 20e. S 0.00 20c. Property, homeowner's or renter's insurance 20e. Homeowner's association or condominium dues 20e. S 0.00 20c. Property, homeowner's association or condominium dues 20e. S 0.00 20c. Property in monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Calculate your monthly expenses for Debtor 2), if any, from Official Form 106J-2 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. S 2,038,58 23b. Copy your monthly expenses from line 22c above.  | 14. | Chari   | table contributions and religious donations  | 14.         | \$               | 0.00                          |
| 15a. Life insurance  | 15. |         | · · · ·  |             |                  |                               |
| 15b. Health insurance 15c. Vehicle insurance 15c. Specify: 15c.                                    |     |         |  | 4           | •                |                               |
| 15c. Vehicle Insurance   15c. \$   157.00  |     |         |  |             | ·                |                               |
| 15d. Other insurance. Specify: 15d. \$ 0.00  17axes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: local per capita and occupation taxs 16. \$ 100.00  17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a. \$ 0.00  17b. Car payments for Vehicle 2 17b. \$ 0.00  17c. Other. Specify: 17c. \$ 0.00  17d. Other. Specify: 17c. \$ 0.00  17d. Other. Specify: 17d. \$ 0.00  18. Your payments of allmony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. \$ 0.00  19. Other payments you make to support others who do not live with you. \$ 0.00  19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00  20b. Real estate taxes 20b. \$ 0.00  20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00  20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00  20e. Homeowner's association or condominium dues 20e. \$ 0.00  21. Other: Specify: 21. +\$ 0.00  22. Calculate your monthly expenses 22a. Add lines 24 inrough 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 \$ 3,498.00  23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 2,038.58 23b. Copy your monthly expenses from line 22c above. 23b. \$ 3,498.00   |     |         |  |             | · ———            |                               |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: local per capita and occupation taxs  17. Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17c. Specify:  17c. \$  0.00  17d. Other. Specify:  17d. \$  0.00  17d. Other. Specify:  17d. \$  0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20b. Real estate taxes  20c. \$  0.00  20b. Real estate taxes  20c. \$  0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses  20d. \$  0.00  20e. Homeowner's association or condominium dues  20e. \$  0.00  21. Other: Specify:  21. +\$  0.00  22. Calculate your monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add lines 2a and 22b. The result is your monthly expenses.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. \$  2,038.58  23b. Copy your monthly expenses from line 22c above.   |     |         |  |             | ·                |                               |
| Specify:   Iocal per capita and occupation taxs   16. \$   100.00     17. Installment or lease payments:   17a. \$   0.00     17b. Car payments for Vehicle 2   17b. \$   0.00     17c. Other. Specify:   17c. \$   0.00     17d. Other. Specify:   17d. \$   0.00     17d. Other. Specify:   17d. \$   0.00     18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).   18. \$   0.00     19. Other payments you make to support others who do not live with you.   \$   0.00     Specify:   19.     19.     20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.   20a. \$   0.00     20b. Real estate taxes   20b. \$   0.00     20c. Property, homeowner's, or renter's insurance   20c. \$   0.00     20d. Maintenance, repair, and upkeep expenses   20d. \$   0.00     20d. Homeowner's association or condominium dues   20e. \$   0.00     21. Other: Specify:   21. +\$   0.00     22. Calculate your monthly expenses   22a. Add lines 24 intrough 21.   \$   3,498.00     22c. Add lines 22 and 22b. The result is your monthly expenses.   \$   3,498.00     23c. Subtract your monthly expenses from line 22c above.   23b\$   3,498.00   |     |         |  | 15d.        | \$               | 0.00                          |
| 17a.   Installment or lease payments:   17a.   Car payments for Vehicle 1   17a.   \$   0.00     17b.   Car payments for Vehicle 2   17b.   \$   0.00     17c.   Other. Specify:   17c.   \$   0.00     17d.   Other. Specify:   17d.   \$   0.00     17d.   Other. Specify:   17d.   \$   0.00     18.   Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).   18.   \$   0.00     19.   Other payments you make to support others who do not live with you.   \$   0.00     Specify:   19.                   20.   Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.       20a.   Mortgages on other property   20a.   \$   0.00     20b.   Real estate taxes   20b.   \$   0.00     20c.   Property, homeowner's, or renter's insurance   20c.   \$   0.00     20d.   Maintenance, repair, and upkeep expenses   20d.   \$   0.00     20d.   Maintenance, repair, and upkeep expenses   20d.   \$   0.00     20e.   Homeowner's association or condominium dues   20e.   \$   0.00     21.   Other: Specify:   21.   \$   0.00     22.   Calculate your monthly expenses   22a.   Add lines 4 through 21.   \$   3,498.00     23a.   Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2   \$   3,498.00     23a.   Copy line 12 (your combined monthly income) from Schedule I.   23a.   \$   2,038.58     23b.   Copy your monthly expenses from line 22c above.   23b.   \$   3,498.00     23c.   Subtract your monthly expenses from your monthly income.   24.450.40     24c.   Add                      | 16. |         |  | 40          |                  | 400.00                        |
| 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Specify: 18. Specify: 19. Specify: 19. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 1061). 18. Specify: 19. Other payments you make to support others who do not live with you. Specify: 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20b. Specify: 20c. Property, homeowner's, or renter's insurance 20c. Specify: 20c. Property, homeowner's, or renter's insurance 20c. Specify: 20c. Homeowner's association or condominium dues 20c. Specify: 21c. +Specify: 22c. Add lines 4 through 21c. 22c. Add lines 4 through 21c. 22c. Add lines 22c and 22b. The result is your monthly expenses. 23a. Copy line 12 (your combined monthly income) from Schedule 1. 23a. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule 1. 23a. Specify: 23b. Calculate your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.   | 47  |         |  | 16.         | <b>&gt;</b>      | 100.00                        |
| 17b. Car payments for Vehicle 2       17b. \$       0.00         17c. Other. Specify:       17c. \$       0.00         17d. Other. Specify:       17d. \$       0.00         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).       18. \$       0.00         19. Other payments you make to support others who do not live with you.       \$       0.00         Specify:       19.       19.         20. Mortgages on other property       20a. \$       0.00         20b. Real estate taxes       20b. \$       0.00         20c. Property, homeowner's, or renter's insurance       20c. \$       0.00         20c. Homeowner's association or condominium dues       20e. \$       0.00         20c. Homeowner's association or condominium dues       20e. \$       0.00         21. Other: Specify:       21. +\$       0.00         22. Calculate your monthly expenses       22a. Add lines 4 through 21.       \$       3,498.00         23. Capy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2       \$       3,498.00         23a. Copy line 12 (your combined monthly income) from Schedule I.       23a. \$       2,038.58         23b. Copy your monthly expenses from line 22c above.       23b\$       3,498.00 <td>17.</td> <td></td> <td></td> <td>170</td> <td>œ</td> <td>0.00</td>  | 17. |         |  | 170         | œ                | 0.00                          |
| 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 19. 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20b. \$ 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 21. Other: Specify: 22. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 2,038.58 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.   |     |         |  |             | ·                |                               |
| 17d. Other. Specify:  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  19.  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20b. Real estate taxes  20b. \$  0.00  20c. Property, homeowner's, or renter's insurance  20c. \$  0.00  20d. Maintenance, repair, and upkeep expenses  20d. \$  0.00  20e. Homeowner's association or condominium dues  20e. \$  0.00  21. Other: Specify:  21. +\$  0.00  22. Calculate your monthly expenses  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Subtract your monthly expenses from your monthly income.  |     |         | Other Charify  |             | ·                |                               |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$  0.00  20b. Real estate taxes  20b. \$  0.00  20c. Property, homeowner's, or renter's insurance  20c. \$  0.00  20d. Maintenance, repair, and upkeep expenses  20d. \$  0.00  20e. Homeowner's association or condominium dues  20e. \$  0.00  21. Other: Specify:  21. +\$  0.00  22. Calculate your monthly expenses  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Subtract your monthly expenses from your monthly income.  |     |         |  |             | ·                |                               |
| deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).  19. Other payments you make to support others who do not live with you.  Specify:  19.  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20a. \$  0.00  20b. Real estate taxes 20b. \$  0.00  20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. \$  0.00  20e. Homeowner's association or condominium dues 20e. \$  0.00  21. Other: Specify: 21. +\$  0.00  22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from your monthly income.  | 40  |         |  |             | <b>a</b>         | 0.00                          |
| 19. Other payments you make to support others who do not live with you.  Specify:  19.  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20a. \$  0.00  20b. Real estate taxes 20b. \$  0.00  20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. \$  0.00  20e. Homeowner's association or condominium dues 20e. \$  0.00  21. Other: Specify: 21. +\$  0.00  22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23a. Copy line 12 (your combined monthly income) 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.  | 10. | dedu    | payments of allinony, maintenance, and support that you did not report as<br>cted from your new on line 5. Sc <i>hedule I. Your Income (</i> Official Form 1881) | 18.         | \$               | 0.00                          |
| Specify:   | 19. |         |  |             | ·                | 0.00                          |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20a. \$  0.00 20b. Real estate taxes 20b. \$  0.00 20c. Property, homeowner's, or renter's insurance 20c. \$  0.00 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. \$  0.00 21. Other: Specify: 21. +\$  0.00 22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$  2,038.58 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.  |     |         | • • • •  | 19.         | · —              |                               |
| 20a. Mortgages on other property 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 21. Other: Specify: 21. +\$ 0.00 22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23c. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 2,038.58 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.   | 20. |         |  |             | our Income.      |                               |
| 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 20e. \$ 0.00  21. Other: Specify: 21. +\$ 0.00  22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 2,038.58 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.   |     |         |  |             |                  | 0.00                          |
| 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. \$  0.00 20e. Homeowner's association or condominium dues 20e. \$  0.00 21. Other: Specify: 21. +\$  0.00 22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.   |     | 20b.    | Real estate taxes  | 20b.        | \$               |                               |
| 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. \$ 0.00  21. Other: Specify: 21. +\$ 0.00  22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23c. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.   |     | 20c.    | Property, homeowner's, or renter's insurance   | 20c.        | \$               |                               |
| 20e. Homeowner's association or condominium dues  20e. \$ 0.00  21. Other: Specify:  21. +\$ 0.00  22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 2,038.58 23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  |     |         |  | 20d.        | \$               | 0.00                          |
| 21. Other: Specify:  22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.   |     |         | · · · · · ·  | 20e.        | \$               |                               |
| 22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23c. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 2,038.58 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.   | 21. | Other   | r: Specify:  | 21.         | +\$              |                               |
| 22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  22c. Add line 22a and 22b. The result is your monthly expenses.  23c. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Copy your monthly expenses from line 22c above.  23b\$  23c. Subtract your monthly expenses from your monthly income.  |     |         |  | <del></del> |                  | 3.55                          |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.   | 22. |         |  |             |                  |                               |
| 22c. Add line 22a and 22b. The result is your monthly expenses.  \$ 3,498.00  23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.  |     |         | •  |             | · ——             | 3,498.00                      |
| 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.  |     | 22b. (  | Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  |             | \$               |                               |
| 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.   |     | 22c. /  | Add line 22a and 22b. The result is your monthly expenses.   |             | \$               | 3,498.00                      |
| 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income.   | 23  | Calcu   | ilate vour monthly net income  |             |                  |                               |
| 23b. Copy your monthly expenses from line 22c above.  23b\$  3,498.00  23c. Subtract your monthly expenses from your monthly income.   | 20. |         | ·  | 232         | \$               | 2 U38 E8                      |
| 23c. Subtract your monthly expenses from your monthly income.  |     |         |  |             | ·                |                               |
|  |     | ZUU.    | copy your monthly expenses from the 220 above.   | 230.        |                  | 3,490.00                      |
|  |     | 23c     | Subtract your monthly expenses from your monthly income  |             |                  |                               |
| THE TESULIS YOUR MORALLY HER INCOME.   |     | 200.    | The result is your monthly net income.   | 23c.        | \$               | -1,459.42                     |
|  |     |         |  |             |                  |                               |
| 24. Do you expect an increase or decrease in your expenses within the year after you file this form?   | 24. |         |  |             |                  |                               |
| For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a  |     |         |  | r mortgage  | payment to incre | ease or decrease because of a |
| modification to the terms of your mortgage?  |     |         |  |             |                  |                               |
| ■ No.  |     |         |  |             |                  |                               |

| Debtor 1                                | Stephanie Terra Fryer |                    |                  |  |  |  |
|---|-----------------------|--------------------|------------------|--|--|--|
|   | First Name            | Middle Name        | Last Name        |  |  |  |
| Debtor 2                                |                       |                    |                  |  |  |  |
| (Spouse if, filing)                     | First Name            | Middle Name        | Last Name        |  |  |  |
|   |                       | 510F5011010F010F   | a and the second |  |  |  |
| Inited States Bankruptcy Court for the: |                       | EASTERN DISTRICT C | F PENNSYLVANIA   |  |  |  |
| Case number                             | 17-11826              |                    |                  |  |  |  |
| if known)                               |                       |                    |                  |  |  |  |
| ADV 0005 - 174 11                       |                       |                    |                  |  |  |  |

Check if this is an amended filing

## Official Form 106Dec

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's Notice, Yes. Name of person Declaration, and Signature (Official Form 119) Under penalty of perjury I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. Signature of Debtor 2 Stephanie Terra Fryer Signature of Deptor 11/10/2020

Date

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

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